बैंकों द्वारा अनुसूचित जातियों/अनुसूचित जनजातियों को ऋण देने में अनियमितताएं

5256. **श्री कनकसिंह मोहनसिंह मंगरोला:**
श्री आस मोहम्मद:

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या पिछले दो वर्षों के दौरान उत्तर प्रदेश और गुजरात में सरकारी बैंकों द्वारा अनुसूचित जातियों/अनुसूचित जनजातियों को ऋण देने में बतरी गई कुछ अनियमितताएं सरकार के ध्यान में आई हैं;

(ख) यदि हां, तो तत्संबंधी राज्य-वार ब्यौरा क्या है; और

(ग) सरकार ने इस संबंध में क्या कार्रवाई की है?

वित्त मंत्रालय में राय मंत्री (श्री एम० वी० चन्द्रशेखर मूर्ति): (क) से (ग) भारतीय रिजर्व बैंक ने सूचित किया है कि राष्ट्रीयकृत बैंकों द्वारा उत्तर प्रदेश और गुजरात में अनुसूचित जातियों/अनुसूचित जनजातियों को पिछले दो वर्षों के दौरान ऋण मंजूर करने में बरती गई अनियमितताओं के संबंध में उसे पिछले दो वर्षों में कोई रिपोर्ट प्राप्त नहीं हुई है।

Assistance provided by NABARD to Gujarat

5257. SHRI RAJUBHAI A. PARMAR: Will the Minister of FINANCE be pleased to state:

(a) the amount provided by NABARD to Gujarat under various schemes during the last two years;

(b) the number of farmers benefited during the above period;

(c) the amount of loan recovered; and

(d) the details of other schemes being formulated by NABARD for the State and the total amount allocated for this purpose?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKARA MURTHY): (a) National Bank for Agriculture and Rural Development (NABARD) provides refinance facilities to various agencies under schematic lending. The details of purpose-wise disbursements made by NABARD under schematic lending to Gujarat State during the last two years is given in the Statement (*See* below)

(b) and (c) NABARD has reported that details regarding number of farmers benefited from the schemes are not available with them as borrower-wise accounts are maintained by financing institutions who avail of refinance from NABARD. Similarly borrower-wise recovery details are maintained by the participating banks and hence the details thereof are not available with NABARD.

(d) NABARD does not formulate schemes. However, refinance allocation for financing banks under various schemes (schematic lending) for Gujarat State for 1995-96 is as under:—

(Rs. in lakhs)

Purpose	Allocation
Minor Irrigation	1500
Rural Electrification	1000
Cooperation	
Land Development	80
Farm Mechanisation	7500
Dryland Farming	60
Plantation	130
Dairy Development	1200
Fisheries	200
Storage & Market Yard	600
Poultry	110
I.R.D.P.	3000
Non-Farm Sector	4200
Agro-Process	400
Forestry	60
TOTAL:	20150

Statement

Purpose-wise refinance disbursed by NABARD to various agencies under schematic lending in Gujarat during the years 1993-94 and 1994-95

(Rs. Lakhs)

Purpose	Disbursement	
	1993-94	1994-95
Minor Irrigation	2465	1371
National Seeds Project III	—	83
Massive National Assistance Programme	—	27
Rural Electrification Corporation	—	438
Land Development	116	54
Farm Mechanisation	5503	8372
Dryland Farming	—	58
Plantation	82	43
Poultry	96	79
Sheep/Goat/Piggery	—	44
Fishery	100	347
Dairy Development	1342	901
Storage & Market Yard	947	974
Forestry	97	86
Gobar Gas Plant	—	—
Non-Farm Sector	3501	3437
Others	2	—
IRDP	2627	2212
TOTAL:	16878	18525

Entrepreneurs in Gujarat provided with bank loans

5258. SHRI RAJUBHAI A. PARMAR: Will the Minister of FINANCE be pleased to state:

(a) the number of entrepreneurs in Gujarat provided with bank loans during the years 1993-94, 1994-95 so far, district-wise; and

(b) the number of educated unemployed persons whose names had been recommended by the District Industrial Centres but the loans have not been sanctioned to them so far, district-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKARA MURTHY): (a) and (b) Presumably, the Hon'ble Member is referring to the loans sanctioned by banks, under the scheme for providing Self-Employment to the Educated Unemployed Youth (SEEUY) and the Prime Minister's Rojgar Yojana (PMRY). PMRY which was launched on 2nd October 1993 is aimed at providing employment to the educated unemployed youth. SEEUY has since been subsumed in PMRY with effect from 1st April, 1994. The district-wise information about the number of applications recommended by the District Industries Centres (DICs) to the banks and number of applications sanctioned loans by the banks for the years 1993-94 and 1994-95 (1st April, 1994—31st January, 1995) as furnished by the Office of the Development Commissioner, Small Scale Industries (DCSSI), Ministry of Industry is set out in the Statement. (*See* below)

The banks are under instructions to dispose of loan applications upto a credit limit of Rs. 25,000/- within a fortnight and loans for over Rs. 25,000/- within 8 to 9 weeks. Reserve Bank of India/ Government have advised the banks to dispose of the applications within the prescribed time limits.